

BANK OF NEW SOUTH WALES.
Paid-up capital £2,000,000.
Reserve fund £175,000.
This Bank also—interest upon deposits, if lodged for fixed periods, at rates varying from 3 to 5 per cent. per annum, and allows the immediate transfer of such portion of depositors' balances as may not be liable to be immediately required to a deposit account, at the above rates of interest.

Dividends are shared in public companies, and interest on deposits, either by customers themselves or in those of great Britain, effected.

The agency of Banks, either in the colonies or in England, undertaken on such terms as may be agreed upon.

Credits and drafts issued on England, America, and on the chief ports in the Eastern Seas, also upon all towns within the Australasian colonies.

ROBERT WOODHOUSE, secretary.

Bank of New South Wales 1st November.

COMMERCIAL BANKING COMPANY.—From the date of discount in operation at this Bank will be

On bills of 95 days currency and under, 6 per cent.

125 ditto ditto 7 per cent.

Interest on cash credit accounts will be chargeable at the rate of 10 per cent. per annum.

By order of the Board,

ROBERT NAPIER, Manager.

Sydney, 1st March, 1859.

A USTRALIAN JOINT STOCK BANK.—NOTICE is hereby given that interest is allowed on bills of exchange, fixed deposits as follows, namely—

At 5 per cent. per annum for a period of 3 months

4 " " "

For the greater convenience of depositors, Bank Post Bills, with interest added at these rates, respectively, are paid payable to order, and are thus negotiable at any moment.

By order of the Board of Directors,

A. H. RICHARDSON, general manager.

THE AUSTRALIAN JOINT STOCK BANK has reduced the Rates of Discount and Interest to the following, namely—

On Bills of 95 days to run and under 6 per cent.

Ditto 7 ditto 7 ditto

Ditto 8 months ditto 8 ditto

On Cash Credit, and Overdrawn Accounts 9 ditto

By order of the Board of Directors,

A. H. RICHARDSON, general manager.

O UENTRAL BANK CORPORATION.—(Incorporated by Royal Charter.)

Patent Fund £1,000,000.

Reserve Fund 250,000.

Interest will be allowed on fixed deposits, lodged after 1st under, viz.—

Per Annum.

Subject to 7 days' notice of withdrawal 20 per cent.

Ditto 125 ditto 18 ditto

Ditto 3 months ditto 16 ditto

Ditto 6 months ditto 15 ditto

Ditto 12 months ditto 14 ditto

GEOFFREY R. INGRAM, Manager.

A USTRALIAN MUTUAL LIFE INSURANCE SOCIETY.—The Directors have the satisfaction to inform the intending subscribers to the importance and pecuniary privileges accorded to the Society by its Act of Incorporation, among which are the following:—

(1) The protection of a gradually increasing amount of all risks, and the payment of claims within two years, against the operation of laws relating to insolvent.

(2) The Protection of Policies of Married Women against the debts or control of their husbands.

(3) For the protection of small assureds, their policy will be reduced free from the heavy tax involved in taking out letters of administration, &c.

ANNUAL PREMIUMS for Assurance of £100, with 10 per cent. bonus additions.

£100 £100 10s.

£200 200 10s.

£300 300 10s.

£400 400 10s.

£500 500 10s.

£600 600 10s.

£700 700 10s.

£800 800 10s.

£900 900 10s.

£1,000 1,000 10s.

£1,200 1,200 10s.

£1,500 1,500 10s.

£2,000 2,000 10s.

£3,000 3,000 10s.

£4,000 4,000 10s.

£5,000 5,000 10s.

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£7,000 7,000 10s.

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£60,000,000,000 60,000,000,000 10s.

£70,000,000,000 70,000,000,000 10s.

£80,000,000,000

THE NEWINGTON INN.

The extensive Premises known as the NEWINGTON INN, Parramatta Road, now in full trade, and leased to Mr. Dillon for \$200 per annum, can be ascertained on application to M. C. Stephen, Esq., solicitor, Elizabeth-street.

Title—Full particulars can be ascertained on application to A. C. Stephen, Esq., solicitor, Elizabeth-street.

A portion of the purchase money can remain secured on the property, if desired.

R. P. RICHARDSON has received instructions from the proprietor to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

BURWOOD RAILWAY STATION.

HANSDOME COTTAGE RESIDENCE on the Burwood Road, a few yards from the RAILWAY STATION.

R. P. RICHARDSON has received instructions from Mr. COVELL, to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

PARRAMATTA—Corner allotment, No. 8 of section 40.

R. P. RICHARDSON.

Mr. COVELL's villa and its allotments on the Burwood Road, all need the station.

NEWTON—The Newington Inn, Parramatta Road.

THIS parcell of land in the parish of St. John's, county Cumberland, commenced at the intersection of the west side of the road, and a wide leading to the New Town, 2 miles, and the northern side of the Parramatta Road; and bounded on the south by the last-named road, 100 feet; and on the west by a road, being a little 330 feet; on the north by a line 66 22, being a little 330 feet; and on the east by a road, leading to a last-named road, being a line 335 feet to the commanding point—being lot 2, of section 2, of Mr. Blaxland's subdivision of the village of St. John's.

Together with these lots—a very extensive property, with three large houses, and a garden, containing verandahs, and with fixtures, seven rooms, passage, and cellar, with stables, large kitchen, and servants' room; also an extensive range of stabling, and large garden and yard at the rear.

This is one of the best stands on the Parramatta Road, and the house is doing a good business.

Plan of view at the Rooms.

On FRIDAY, 3rd June.

FOR UNRESERVED SALE.

By order of the Mortgagor.

THE TERMINUS HOTEL, Railway Bridge, Newtown, a few yards from the Station.

R. P. RICHARDSON has received instructions from the proprietor to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

THE TERMINUS HOTEL, Newtown, Railway Bridge, built of brick, iron, and timber, having five rooms, with large yard, stables, &c., together with all the valuable corner block of land which it occupies, having about 100 feet frontage to the Emu Road, and about 100 feet to the main road, leading from thence to the Liverpool Road.

Plan of view at the Rooms.

Terms at sale.

Without Reserve.

BURWOOD RAILWAY STATION.

THREE HANDSOME NEWLY ERECTED VILLA RESIDENCES and Grounds, River View-terrace, and Mary-street, a few yards from the Station.

In one or three lots, to suit purchasers.

R. P. RICHARDSON has received instructions to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

Three newly-erected villas, most beautifully situated at Burwood Railway Station. They each contain wide verandahs on two sides, ball through the house, and six rooms, and have attached to each the following quantity of land:

Lot 1—200 feet frontage to River View-terrace, and 20 feet frontage to Mary-street.

Lot 2 has 160 feet frontage to Mary-street, with a depth of 100 feet.

Lot 3 has 100 feet frontage to Mary-street, and a frontage of 400 feet to another street.

* These villas have only just been completed by Mr. Kellie, who has spared no expense in their construction.

They are built of cobble stone,内外牆, and finished with white paint, and glass.

The grounds adjoin Burwood House, the residence of Mr. Justice Cary, the situation being unsurpassed by any other in this highly favoured district, commanding most extensive views of the Parramatta River and surrounding country.

Plans on view at the Rooms.

TOWN OF PARRAMATTA.

Valuable Corner Allotment, containing one road 54 perches, at the junction of Pitt row and Crimmins-street, being lot 4, section 40, of the subdivision of the Town of Parramatta.

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Plans on view at the Rooms.

BURWOOD.

NINE CHOICE SITES situate on the Parramatta Road, at its junction with River View-terrace, opposite the Roman Catholic Church, a little beyond Nundah Inn.

These lots have 40 to 50 feet each frontage to the Parramatta Road, River View-terrace, and Pitt-street, with depths varying from 100 feet to 140 feet.

They are only a short walk from the station, and those who have a knowledge of the locality will acknowledge their superior position, especially in regard to the delightful view they command.

R. P. RICHARDSON has received instructions to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

Several parcels superior sherrys, without the slightest reserve, to close the shipment, viz.—

Ex Glen Isla.

I over VIP combined,

3 quarter-casks of Valdez and Dubois's sherry.

On 600 fl. sl.

32 quarter-ditto ditto

2 hogheads ditto ditto

8 open T over 8 fl.

2 hogheads ditto ditto

8 open T over 8 fl.

The above described parcels are given particular attention to the above, being for positive unreserved sale to close the shipment.

Terms at sale.

Hobart Town Timber, ex Tasmania.

Battens, Palings, and Shingles.

Just arrived.

To Timber Merchants, Builders, and others.

Auction Sale on the Patent Slip Wharf.

SATURDAY MORNING.

R. P. RICHARDSON has received instructions to sell by public auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

MESSRS. W. DEAN and CO. have received instructions to sell by auction, at the Rooms, Bank-buildings, George-street, THIS DAY, 3rd June, at 11 o'clock.

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A VISIT TO THE WESTERN GOLD-FIELDS.

[FROM OUR SPECIAL REPORTER.]

The unstable character of remaining population has been exemplified on the western gold-fields within the present year, which, although still young, has seen many changes. 1858 closed upon a thousand men who centred their hopes, and pursued their arduous labours, at Burrendong, all in the pursuit of fortune. The place was pronounced to be the richest in the colony, and occasional instances of great success kept hope alive; and the unlucky digger lingered on the spot, to lose his place of fortune, every now and then turning up some solid lump of gold, and hoping to make the heart beat. "There were many hearty sick at Surrendong." When in February last, a man whispered that gold was being found at Meringindee, and that a lead had been struck by parties who were making their pile, at first a few repts off, then entire parties pulled up their stakes, and went away more openly; at last a general rush ensued, Burrendong became a desert; it is now said that three days before half a dozen miners, and valuer were nowhere to be found, and numerous cards of prev. attracted by the official, whirling and skipping in mid-air, alone pointed out the site of the late encampment.

Meringindee its turn now became a scene of bustle and excitement; huts, stores, tents, and public-houses as far as by enchantment, the golden fields of the Macquarie, the river, and sandhills, where the miners again to listen to rumours—some time a spoke of until riches which lay concealed under the virgin soil far to the southward at Muttman, near Gundagai; others, she hinted at the treasures recently discovered at Rat's Castle, never hand on the waters of the Cudgegong. Her tongue was never at rest; now she favoured the north; and then the road to fortune invited her; now she had a spark of wealth, and crowds of men laden with their means of stock of worldly goods were to meet with in the mountain passes, during their steps either north or south, as their varied fortunes led them.

We also follow the crowd, and leaving Meringindee, strike our route to the Leaming Oak Creek; here a crevically bad road turns to the northward, and crossing and recrossing the dry watercourse at least twenty miles, we find ourselves in the scrubby flats, and many of them are working courageously in the midst of unhealthy places, and against ignorant opposition, with success. Their reports are replete with interesting facts, and contain many words in season of sanitary truth, well calculated to influence and move the honest. They have deserved a great deal of good work, and it is probable they have made a great deal of money.

As we proceed along the stream, through Madge, you frequently pass most interesting, which may be seen on the crags of some low knoll, or in some shade mock nestling in the foliage of a grove which has escaped the bushman's axe, more on account of the shelter it affords from summer's heats and wintry blizzards than from any love of the picturesque. Here and there, some more prettily situated, especially with park-like paddocks, its gardens, its orchards, and shrubberies, stand around, fields, its stockyards, and its stockyards, marks the residence of the successful colonist of him who has taught us how it is possible to convert a howling wilderness into a comfortable and happy home.

Seven miles from Madge, Macdonald's Creek, emerging from a cluster of low hills on the north bank, finds its way to the river; that is, when the water rises. A narrow track leads up this side watercourse; gold has been recently recovered in considerable quantities, but the absence of water has prevented its being worked. As you advance you pass two unimportant creeks falling from the Pinebone ranges. Here there is a slight change in the formation. You are passing over an aridaceous schist, and presently see a large, quiet, undulating plain, long reaches of the river skirt the road, and, a mile or two further, the head station of Guntawang is before you, resembling in its appearance one of the first-class farming establishments in the south of Scotland; a long prairie of alluvial formation lies spread out before you, level as banks of the river, and for a long distance, field succeeds field in the highest state of culture. Cultivation paddocks of 300 acres are not bisected by a single stump, and straight furrows half-a-mile in length do credit to the ploughman. Turning now to the left, you cross the river and arrive at Guntawang Inn, and here we will pause before visiting the diggers and the duggings.

between the base of these hills and the river. These ranges, springing from the main chain in two parallel lines, occupy the entire space between the basins of the two rivers. The range to the southward pour's its waters into the Merse, and is of the greatest elevation, that to the northward, base of several miles in breadth, into the broad undulating plains at their base; between these spurs innumerable rivulets ad watercourses descending from the heights find their way to the main stream, containing more or less gold, and portions of these watercourses are the chief sources of wealth amongst the hills which prove to be extremely rich for a few yards and suddenly become not payable. Spots also containing large quantities of nuggety gold have been found on elevated slopes amongst the lowest tier of hills at the base of conical mountains, in the vicinity of quartz reefs, which are here selected. The extensive flats, although concealing large quantities of valuable wealth, may be said to be the digger's ultimate field of search. Gold has been found in all parts of the river from its source to the Macquarie, the Chinese have for some years been washing the surface drift in all available situations, and have generally been well supplied with the proceeds of their labour; but the European miner has not yet given it that attention which it deserves.

Beginning of a movement has been made in the right direction of Sir Benjamin Hall's Act. Medical officers, engineers, and surveyors, all the contractors, and many of them are working courageously in the midst of unhealthy places, and against ignorant opposition, with success. Their reports are replete with interesting facts, and contain many words in season of sanitary truth, well calculated to influence and move the honest. They have deserved a great deal of good work, and it is probable they have made a great deal of money.

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